

15866 U.S. PTO  
122203

Atty. Dkt. No. 037607-0177

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.  
  
Title: ONLINE MORTGAGE  
QUALIFICATION AND  
APPLICATION SYSTEM AND  
PROCESS  
  
Appl. No.: To be determined  
  
Filing Date: To be determined  
  
Examiner: To be determined  
  
Art Unit: To be determined

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
<b>EL 979078255 US</b>	<b>12/22/03</b>
(Express Mail Label Number)	(Date of Deposit)
<b>Karen Meier</b> (Printed Name)	
 (Signature)	

17548 U.S. PTO  
10/743484

122203

**UTILITY PATENT APPLICATION**  
**TRANSMITTAL**

Mail Stop PATENT APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

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Enclosed are:

- ☒ Application Data Sheet (37 C.F.R. 1.76) (6 pages).
- ☒ Request for application not to be published with certification under 35 U.S.C. 122(b)(2)(B)(i) (1 page).
- ☒ Specification, Claims, and Abstract (58 pages, plus cover sheet).
- ☒ Formal drawings (39 sheets, Figures 1, 2a, 2b, 2c, 2d, 2e, 2f, 2g, 2h, 2i, 2j, 2k, 2l, 2m, 2n, 2o, 2p, 2q, 2r, 2s, 2t, 2u, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14a, 14b, 14c, 15, 16, 17, 18a, and 18b).

The filing fee is calculated below:

	Claims as Filed		Included in Basic Fee		Extra Claims		Rate		Fee Totals
Basic Fee							\$770.00	=	\$770.00
Total Claims:	21	-	20	= 1	x		\$18.00	=	\$18.00
Independents:	3	-	3	= 0	x		\$86.00	=	\$0.00
If any Multiple Dependent Claim(s) present:					+		\$290.00	=	\$0.00
							SUBTOTAL:	=	\$788.00
<input type="checkbox"/>							Small Entity Fees Apply (subtract 1/2 of above):	=	\$0.00
							TOTAL FILING FEE:	=	\$788.00

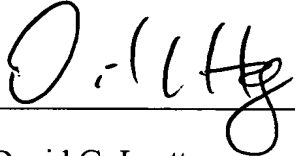
- ☒ Check No. 13422 in the amount of \$788.00 to cover the filing fee is enclosed.
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated,

otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 12/22/03

By 

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Customer Number: 34099

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David G. Luetngen

Attorney for Applicant

Registration No. 39,282

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<b>EL 979078255 US</b>	<b>12/22/03</b>
(Express Mail Label Number)	(Date of Deposit)
<b>Karen Meier</b>	
(Printed Name)	
	
(Signature)	

**REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

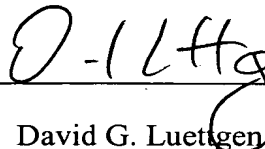
Applicant hereby certifies that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicant hereby requests that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Date

12/22/03

By



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